In the Claims:

1.   (currently amended) A computerized method of tracking and converting a user's <u>first and second</u> loyalty program <u>award</u> points <u>to system-wide credits</u> [over a communications network]<u>, said method</u> comprising the steps of:

(a)   obtaining the number of <u>loyalty program</u> award points awarded <u>to</u> a user under [at least one] <u>the first and second</u> loyalty programs<u>, the first loyalty program points differing in value from the second loyalty program points</u>;

(b)   converting the user's <u>first and second loyalty program</u> award points <u>into system-wide credits of a common value</u> [award points in a credit];

(c)   providing to the user on-line access to at least one retailer that provides discounts for products or services based on [said] <u>the system-wide</u> credit<u>s</u>;

(d)   calculating the discount off of the price of the product or service for which the user is eligible; and

(e)   applying the discount to the price of the product or service purchased by the user.

2.   (currently amended) The method of claim 1 further comprising the step of obtaining the information regarding at least one loyalty program to which [a] <u>the</u> user subscribes prior to obtaining the number of award points awarded to [a] <u>the</u> user under such loyalty program.

3. (currently amended) The method of claim 2 wherein the step of obtaining the number of award points awarded [a] to the user [under at least one loyalty program] includes the step of determining the number of loyalty program award points awarded [a] to the user under each subscription loyalty program based upon information regarding the user's loyalty program subscriptions entered by the user via an interactive communication.

4. (cancelled)

5. (cancelled)

6. (cancelled)

7. (currently amended) The method of claim [6] 3 including the further step of using the payment information of the user to complete the purchase of the product or service by the user.

8. (currently amended) The method of claim 1 further comprising the step of updating the balance of the user's system-wide credits [balance] after the purchase of a product and/or service by the user.

9. (cancelled)

10. (cancelled)

11. (cancelled)

12. (cancelled)

13.   (cancelled)

14.   (currently amended) The method of claim 1 further including the step of displaying the current status of the user's <u>system-wide</u> credits to the user.

15.   (currently amended) The method of claim 1 further comprising the steps of updating the award points of <u>at least one of</u> the user's <u>first and second</u> loyalty program<u>s</u>.

16.   (currently amended) The method of claim 15 wherein the step of updating the award points of <u>at least one of</u> the user's loyalty program<u>s</u> is effected as a batch communication with a remote server.

17.   (currently amended) The method of claim 16 wherein the step of determining the number of award points awarded <u>to the</u> [a] user under [a] <u>at least one of the first and second</u> loyalty program<u>s</u> based upon the information regarding a user's loyalty program includes the step of verifying the award points of the user via a communication with <u>a</u> [the] remote server.

18.   (original) The method of claim 1 including the further steps of providing the information regarding the products or services for sale to the user via communication with the provider of the product or services.

19.   (cancelled)

20.   (currently amended) The method of claim 1 including the further step of allowing the user to register with [the on-line] <u>at least one of the plurality of reward</u> program<u>s</u> as a member via an on-line registration form.

21.   (cancelled)

22.   (currently amended) The method of claim 1 wherein the step of converting the user's award points into [a] the system-wide credits comprises calculating from the user's award points in [a] one of the first and second loyalty programs a proportionate number of [a] the system-wide credits.

23.   (currently amended) A computerized system for managing a plurality of [, networked] loyalty programs [tracking and credit conversion] utilizing the internet to selectively accumulate the award points issued by the plurality of loyalty programs and to redeem the award points for items as selected by a user, said system[,] comprising:

a database for each of the plurality of loyalty programs for maintaining the award point balances for each of the plurality of loyalty programs [current credits balance of a user of the system];

an interactive communication link to [a loyalty program] each of the plurality of loyalty programs to which the user is associated [subscribes];

an interactive communication link to at least one vendor of the items [a product or service] offered to the user; and

a server for hosting each of the plurality of databases, each server being programmed to convert the award points into system-wide credits and to enable the user to select system-wide credits from selected of the plurality of loyalty programs to be redeemed for items and the amount of the system wide credits withdrawn from the selected loyalty

programs [computerized means for the reduction of the credits balance, said reduction being approximately proportional to a discount offered to the user by a vendor].

24. (currently amended) The system of claim 23 further comprising a plurality of interactive communication links to a plurality of loyalty programs to which [a] the user is a member [may subscribe].

25. (currently amended) The system of claim 23 further comprising a plurality of interactive communication links to a plurality of products and/or services that the [user may] member is permitted to purchase.

Applicants withdraws from prosecution without prejudice claims 4 to 6, 9 to 13, 19 and 21 and presents herewith the following new claims:

26. (new) The computerized method of managing loyalty programs as claimed in claim 1, wherein the user is enabled to receive royalty program award points from a selected one of the plurality of loyalty programs.

27. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein the user is enabled to select the number of system-wide credits from each of the loyalty programs to redeem the items as selected by the user.

28. (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein each of the plurality of databases is associated with a corresponding one of the plurality of loyalty programs and includes a plurality of files, each file storing a current balance of the system-wide credits for a corresponding one of the users.

29.   (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein the vendor is enabled to determine whether a user's transaction is eligible to be exchanged for system-wide credits.

30.   (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein the vendor is entitled to determine the number of system-wide credits for which an item is eligible to be exchanged.

31.   (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein one of the plurality of servers is programmed to calculate the number of system-wide credits that are required to achieve a desired discount for the user.

32.   (new) The computerized method of managing loyalty programs as claimed in claim 23, wherein each server is programmed to display to the user the number of credits needed to satisfy a transaction proposed by the user.